

WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between Sack N. Quon, III and Lisa L. Quon, husband and wife, Grantors, and Robert R. Rowland, Jr. and Gwyn Young Rowland, husband and wife, Grantees,

W I T N E S S E T H:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantees to the Grantors, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantors do hereby grant, bargain, sell, convey and warrant, except as hereinafter set forth, unto the Grantees, as joint tenants with full right of survivorship and not as tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DeSoto, State of MISSISSIPPI, and more particularly described as follows, to-wit:

Lot 14, Cross Winds of Cross Creek, in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 56 at Page 35, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantees, their heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

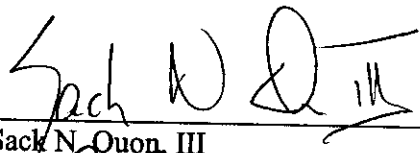
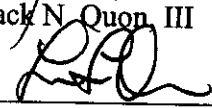
- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.

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2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.

3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

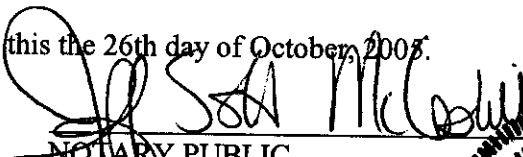
IN TESTIMONY WHEREOF, witness the signature of the Grantors on this the 26th day of October, 2005.


Sack N. Quon, III

Lisa L. Quon

STATE OF MISSISSIPPI
COUNTY OF DESOTO

THIS DAY personally appeared before me, the undersigned authority within and for the State and County aforesaid, Sack N. Quon, III and Lisa L. Quon, who acknowledged that they signed, executed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 26th day of October, 2005.


NOTARY PUBLIC

(SEAL)

My Commission Expires: 9/24/2009



ADDRESS OF GRANTORS:
6217 Autumn Point
OLIVE BRANCH, MS 38654
Home: 662-796-1027
Work: 901-224-3675

ADDRESS OF GRANTEEES:
1052 Crosswinds Drive
Hernando, MS 38632
Home: 662-429-7271
Work: 662-393-8542

PREPARED BY AND RETURN TO:
BASKIN McCARROLL McCASKILL & CAMPBELL, P.A.
P. O. BOX 190
SOUTHAVEN, MS 38671-0190
(662) 349-0664

FILE# 805582/JSM